

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILLIAMSPORT DIVISION**

In re: BOBBI DEHASS BRUMBAUGH     §     Case No. 4:18-bk-00228  
      MATTHEW J BRUMBAUGH (DECEASED) §  
                                             §  
Debtor(s)                             §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/22/2018.
- 2) The plan was confirmed on 09/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/26/2019.
- 5) The case was completed on 07/07/2022.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,345.00.
- 10) Amount of unsecured claims discharged without full payment: \$24,826.07.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 55,505.05	
Less amount refunded to debtor(s)	\$ 18,519.05	
<b>NET RECEIPTS</b>		<b>\$ 36,986.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,513.56	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,013.56</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SEAN P QUINLAN, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
PORTFOLIO RECOVERY	Uns	22,349.00	16,690.86	16,690.86	10,466.09	0.00
HARLEY DAVIDSON CREDIT CORP	Uns	0.00	5,353.17	0.00	0.00	0.00
HARLEY DAVIDSON CREDIT CORP	Uns	0.00	10,676.63	0.00	0.00	0.00
ALLY FINANCIAL	Sec	30,033.00	29,840.58	0.00	0.00	0.00
WELLS FARGO	Sec	0.00	2,768.25	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,153.00	3,153.48	3,153.48	1,977.41	0.00
UNIFUND CCR PARTNERS	Uns	2,993.00	2,993.67	2,993.67	1,877.19	0.00
MIDLAND CREDIT MGMT;	Uns	462.00	472.91	472.91	296.54	0.00
PSECU	Sec	19,408.00	18,740.19	415.64	415.64	0.00
PORTFOLIO RECOVERY	Uns	5,915.00	5,953.35	5,953.35	3,733.09	0.00
QUANTUM3 GROUP, LLC	Uns	391.00	435.70	435.70	273.21	0.00
QUANTUM3 GROUP, LLC	Uns	374.00	475.84	475.84	298.38	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	129,609.00	128,001.38	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,091.00	2,138.23	2,138.23	1,340.79	0.00
RESURGENT CAPITAL SERVICES	Uns	1,322.00	1,476.25	1,476.25	925.69	0.00
MARINER FINANCE, LLC	Uns	9,376.00	9,148.09	9,148.09	5,736.36	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	538.04	538.04	337.38	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	3,659.00	3,659.45	3,659.45	2,294.67	0.00
HARLEY DAVIDSON FINANCIAL	Sec	35,163.00	NA	NA	0.00	0.00
CAP1/BSTBY	Uns	3,406.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	513.00	NA	NA	0.00	0.00
CITIBANK/THE HOME DEPOT	Uns	638.00	NA	NA	0.00	0.00
WFFNB RETAIL	Uns	2,690.00	NA	NA	0.00	0.00
MATTHEW J BRUMBAUGH	Pri	0.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 415.64	\$ 415.64	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 415.64	\$ 415.64	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 47,135.87	\$ 29,556.80	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,013.56	
Disbursements to Creditors	\$ 29,972.44	
<b>TOTAL DISBURSEMENTS:</b>		\$ 36,986.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/19/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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